

Siena College Research Institute
 March 25-29, April 1-3, 2012
 807 New York State Residents
 MOE +/- 3.4%

Q1. First, we are interested in how people are getting along financially these days. Would you say that you are better off or worse off financially than you were a year ago?																											
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status				
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed	
Better off	30%	35%	26%	43%	31%	25%	14%	31%	28%	31%	34%	27%	28%	33%	36%	27%	28%	29%	45%	24%	31%	41%	37%	20%	21%		
Same	33%	30%	35%	30%	31%	31%	45%	32%	36%	32%	33%	31%	37%	30%	36%	34%	32%	34%	38%	19%	29%	36%	34%	31%	38%	32%	
Worse off	37%	35%	39%	27%	38%	43%	41%	38%	36%	37%	33%	42%	36%	42%	31%	30%	41%	37%	33%	35%	46%	33%	25%	32%	42%	46%	
Don't know/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	

Q2. Now looking ahead -- Do you think that a year from now you will be better off financially, or worse off, or just about the same as now?																											
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status				
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed	
Better off	36%	42%	31%	48%	39%	30%	19%	43%	31%	31%	41%	28%	32%	38%	34%	40%	34%	29%	60%	48%	38%	34%	39%	39%	23%	47%	
Worse off	15%	13%	17%	9%	15%	18%	20%	11%	14%	21%	10%	22%	17%	17%	14%	13%	17%	18%	7%	7%	18%	13%	10%	12%	18%	19%	
Just about the same	42%	40%	44%	36%	42%	48%	51%	40%	46%	42%	44%	44%	42%	38%	48%	43%	43%	46%	29%	41%	38%	49%	45%	43%	50%	30%	
Don't know/Refused	6%	5%	8%	6%	5%	4%	10%	5%	9%	6%	4%	6%	8%	7%	4%	5%	7%	7%	4%	4%	6%	4%	5%	6%	9%	4%	

Q3. As you think about your income and expenses over the last year, which of the following best describes you and your household?																											
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status				
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed	
We spent more money than we took in. We went backwards.	31%	26%	34%	26%	34%	33%	28%	36%	30%	25%	31%	33%	25%	33%	27%	33%	29%	26%	36%	37%	40%	28%	18%	27%	28%	45%	
Our income and expenses were pretty much the same, we stayed about even.	49%	49%	49%	51%	44%	45%	59%	43%	50%	54%	49%	47%	50%	53%	43%	46%	51%	52%	45%	45%	51%	52%	43%	47%	56%	44%	
Our income was greater than our expenses. We made progress.	19%	24%	16%	22%	21%	21%	12%	19%	18%	20%	20%	21%	13%	28%	20%	19%	21%	17%	18%	8%	19%	38%	25%	15%	8%		
Don't know/Refused	1%	1%	1%	1%	2%	1%	1%	2%	2%	1%	0%	0%	4%	1%	2%	1%	2%	1%	2%	0%	1%	1%	1%	1%	1%	3%	

Q4. Do you and your household have a written monthly budget that you use to keep track of your income and expenses?																											
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status				
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed	
Yes	45%	44%	47%	45%	46%	45%	45%	40%	46%	51%	46%	52%	44%	45%	45%	49%	43%	43%	47%	53%	42%	52%	41%	48%	49%	31%	
No	53%	55%	52%	53%	53%	55%	55%	58%	53%	48%	54%	47%	54%	53%	55%	50%	56%	56%	53%	45%	58%	48%	59%	51%	50%	67%	
Don't know/Refused	1%	1%	1%	2%	1%	0%	0%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%	0%	2%	0%	1%	1%	1%	1%	2%	

Q5. (If have budget) How long have you and your household been keeping a written monthly budget?																											
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status				
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed	
Less than one year	10%	8%	12%	20%	11%	5%	3%	13%	11%	8%	14%	6%	7%	14%	6%	15%	7%	6%	15%	31%	14%	11%	5%	13%	4%	13%	
Between one and three years	25%	26%	23%	35%	34%	16%	10%	27%	27%	21%	23%	21%	36%	20%	32%	29%	23%	21%	21%	32%	27%	26%	20%	28%	11%	40%	
More than three years	65%	66%	65%	46%	55%	79%	86%	60%	62%	71%	62%	74%	56%	66%	62%	56%	70%	73%	64%	36%	59%	62%	75%	59%	85%	47%	
Don't know/Refused	0%	0%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	

Q6. (If do not have budget) Have you and your household ever tried to keep a written monthly budget but failed to maintain it?																											
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status				
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed	
Yes	27%	25%	29%	23%	31%	30%	24%	35%	15%	24%	30%	24%	24%	28%	26%	31%	25%	23%	49%	37%	30%	32%	19%	28%	26%	27%	
No	70%	71%	69%	72%	68%	69%	73%	62%	82%	74%	70%	74%	72%	68%	73%	65%	72%	75%	51%	54%	69%	66%	80%	70%	71%	69%	
Don't know/Refused	3%	4%	1%	6%	1%	1%	3%	3%	2%	2%	0%	2%	4%	4%	1%	3%	2%	2%	0%	9%	1%	2%	1%	2%	3%	4%	

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Q7. Did you or will you receive a federal tax refund for the 2011 tax year?																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Yes	53%	57%	50%	64%	63%	46%	38%	50%	43%	64%	54%	57%	54%	53%	55%	64%	48%	54%	55%	50%	53%	57%	53%	62%	36%	50%
No	32%	28%	36%	20%	25%	42%	46%	33%	40%	26%	34%	26%	33%	33%	30%	24%	36%	30%	40%	36%	35%	30%	31%	24%	47%	36%
Don't know/Refused	15%	15%	14%	15%	12%	12%	17%	17%	17%	10%	12%	17%	14%	14%	15%	12%	16%	16%	5%	14%	12%	13%	16%	14%	17%	14%

Q8. (If receive tax refund) What do you plan to do with those funds?																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Pay bills	60%	62%	57%	60%	67%	62%	41%	63%	57%	57%	60%	59%	62%	68%	50%	63%	58%	58%	71%	64%	70%	59%	46%	59%	44%	78%
Place in savings for emergencies that might arise	40%	40%	39%	46%	37%	33%	42%	46%	29%	38%	44%	35%	39%	35%	46%	37%	41%	40%	31%	38%	35%	45%	44%	38%	37%	47%
Purchase major household appliances, or furniture, or clothes	18%	18%	17%	23%	14%	15%	16%	18%	12%	19%	16%	20%	16%	21%	14%	22%	15%	18%	19%	24%	18%	16%	16%	17%	19%	18%
Place in savings for retirement	17%	16%	18%	21%	13%	15%	21%	17%	19%	17%	12%	21%	16%	17%	17%	16%	18%	17%	11%	18%	15%	16%	23%	15%	23%	19%
Vacations and other leisure activities	17%	17%	17%	20%	13%	14%	24%	14%	15%	20%	17%	17%	15%	15%	19%	12%	20%	18%	5%	27%	13%	23%	17%	17%	19%	12%
Place in savings for college for children	17%	15%	18%	18%	20%	15%	9%	19%	13%	17%	15%	27%	13%	13%	20%	27%	9%	15%	18%	15%	9%	15%	23%	16%	11%	25%
Other	1%	1%	1%	0%	3%	2%	1%	2%	0%	1%	2%	1%	2%	2%	1%	2%	0%	7%	0%	3%	1%	1%	1%	2%	2%	
Don't know/Refused	1%	0%	2%	1%	1%	2%	1%	0%	2%	2%	1%	1%	2%	2%	1%	2%	1%	0%	2%	2%	2%	1%	1%	1%	1%	2%

Q9. As you think about what you paid in income taxes this year, would you say you paid the right amount in taxes, too much, or not enough?																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Too much	43%	41%	44%	39%	51%	47%	34%	38%	49%	44%	38%	55%	46%	41%	45%	48%	40%	44%	36%	42%	31%	47%	54%	50%	34%	31%
The right amount	42%	43%	41%	49%	38%	37%	47%	46%	39%	40%	49%	34%	38%	41%	44%	43%	42%	41%	51%	37%	46%	43%	40%	41%	43%	47%
Not enough	5%	5%	5%	5%	4%	6%	4%	5%	4%	6%	5%	5%	5%	4%	5%	3%	6%	5%	4%	6%	7%	4%	4%	5%	6%	3%
Don't know/Refused	10%	10%	10%	8%	7%	10%	15%	11%	8%	9%	9%	6%	11%	13%	6%	6%	12%	9%	9%	15%	6%	2%	2%	4%	17%	19%

Q10. Thinking about income taxes, the federal budget and the current federal deficit, which of the following proposals comes closer to your view?																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
We should increase the taxes paid by Americans that earn the most while we trim any wasteful spending. That is fair and I believe it would close the deficit.	52%	49%	54%	53%	54%	53%	48%	58%	44%	50%	68%	33%	48%	47%	60%	52%	52%	50%	58%	51%	53%	53%	54%	53%	48%	55%
We need to reduce taxes across the board, lessen the rates and cut runaway spending on entitlements. If government lives within its means and gets out of the way, prosperity will solve the deficit.	43%	46%	40%	39%	44%	44%	45%	36%	51%	46%	27%	62%	48%	46%	37%	40%	43%	44%	38%	42%	39%	43%	42%	42%	47%	37%
Don't know/Refused	6%	5%	6%	9%	3%	3%	7%	6%	5%	5%	5%	5%	4%	7%	4%	8%	4%	5%	5%	8%	8%	3%	4%	5%	5%	8%

Many people plan for and save for their future in different ways. For each of the following, tell me whether you currently do or do not have it.																										
Q11A. A savings account with at least \$1,000 in it																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	65%	66%	63%	59%	61%	68%	75%	60%	76%	63%	63%	73%	68%	55%	78%	61%	67%	71%	46%	54%	46%	71%	86%	70%	71%	41%
Do not have this	34%	33%	36%	40%	38%	31%	25%	39%	22%	36%	36%	27%	32%	45%	21%	39%	32%	27%	53%	46%	54%	28%	14%	30%	27%	59%
Don't know/Refused	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	0%	0%	1%	1%	0%	0%	1%	1%	0%	0%	0%	1%	0%	0%	2%	0%
Q11B. A savings account with enough money to take care of six months of your household's expenses																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	41%	43%	39%	32%	35%	45%	60%	39%	45%	41%	37%	49%	45%	33%	51%	33%	46%	46%	27%	28%	26%	49%	53%	41%	56%	23%
Do not have this	57%	55%	60%	68%	65%	35%	39%	59%	52%	58%	62%	51%	53%	65%	48%	64%	52%	52%	72%	72%	72%	51%	46%	59%	41%	75%
Don't know/Refused	2%	2%	1%	2%	1%	0%	2%	2%	3%	1%	0%	2%	2%	1%	1%	2%	2%	1%	1%	2%	0%	1%	1%	1%	3%	1%
Q11C. A retirement fund like a 401K or similar that is professionally managed for which you receive regular statements																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	56%	59%	53%	42%	65%	65%	55%	51%	65%	56%	55%	65%	61%	44%	73%	56%	57%	63%	41%	47%	31%	69%	81%	67%	54%	26%
Do not have this	43%	40%	46%	58%	35%	35%	43%	48%	34%	43%	44%	34%	39%	55%	27%	44%	42%	36%	59%	53%	69%	30%	19%	33%	45%	73%
Don't know/Refused	1%	1%	1%	0%	0%	0%	2%	0%	1%	1%	0%	0%	1%	0%	0%	1%	1%	0%	0%	0%	1%	0%	0%	0%	2%	1%
Q11D. A portfolio of individual stocks or bonds that you either manage yourself or that you work with a financial professional to manage																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	37%	40%	34%	29%	35%	40%	49%	31%	43%	41%	33%	53%	37%	29%	49%	33%	40%	45%	15%	20%	18%	44%	59%	39%	46%	20%
Do not have this	62%	59%	65%	71%	65%	60%	50%	68%	57%	59%	66%	47%	62%	70%	51%	67%	60%	55%	84%	78%	82%	56%	41%	61%	53%	80%
Don't know/Refused	1%	1%	0%	0%	1%	0%	1%	1%	0%	0%	0%	1%	1%	0%	0%	1%	0%	0%	1%	1%	0%	0%	0%	0%	2%	0%
Q11E. A pension through your work that will upon retirement or currently provides you with a specified income																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	51%	52%	50%	31%	54%	58%	68%	42%	61%	56%	50%	61%	52%	45%	59%	47%	53%	56%	47%	37%	32%	66%	60%	52%	68%	24%
Do not have this	48%	47%	49%	68%	44%	42%	30%	57%	37%	43%	48%	39%	47%	53%	40%	52%	45%	43%	52%	61%	67%	34%	39%	48%	30%	73%
Don't know/Refused	1%	2%	1%	1%	2%	0%	1%	1%	2%	1%	0%	0%	2%	1%	1%	1%	1%	1%	2%	1%	0%	1%	1%	1%	1%	3%
Q11F. Certificates of deposit or CDs																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	21%	20%	22%	18%	20%	21%	30%	18%	26%	22%	19%	26%	27%	18%	26%	19%	23%	25%	9%	19%	14%	23%	31%	21%	28%	15%
Do not have this	77%	78%	76%	81%	80%	78%	68%	80%	71%	77%	80%	73%	73%	81%	72%	81%	75%	73%	91%	79%	86%	76%	68%	78%	70%	85%
Don't know/Refused	2%	2%	1%	1%	1%	1%	2%	1%	4%	1%	1%	1%	1%	1%	1%	2%	1%	0%	1%	0%	1%	1%	1%	1%	2%	0%
Q11G. Investment real estate																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	21%	23%	19%	14%	23%	23%	25%	18%	26%	21%	18%	21%	27%	18%	26%	20%	21%	24%	11%	18%	12%	21%	37%	25%	22%	8%
Do not have this	79%	76%	81%	86%	77%	76%	74%	82%	73%	78%	82%	79%	73%	81%	74%	80%	78%	76%	89%	81%	88%	78%	62%	75%	76%	92%
Don't know/Refused	1%	0%	1%	0%	0%	1%	1%	0%	1%	1%	0%	1%	1%	0%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	2%	0%

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Q11H. Life insurance																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	64%	64%	64%	53%	69%	73%	63%	59%	74%	64%	62%	80%	61%	62%	68%	66%	64%	67%	63%	54%	46%	72%	85%	69%	68%	44%
Do not have this	36%	35%	36%	47%	30%	26%	37%	40%	26%	35%	37%	20%	38%	37%	32%	34%	36%	33%	37%	46%	53%	27%	15%	31%	31%	55%
Don't know/Refused	1%	1%	0%	0%	1%	0%	1%	1%	0%	0%	1%	0%	0%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%

Q11I. Disability insurance																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	36%	38%	35%	27%	47%	49%	22%	30%	45%	39%	41%	42%	37%	31%	45%	42%	34%	37%	37%	29%	22%	42%	58%	47%	26%	17%
Do not have this	62%	61%	63%	72%	51%	50%	76%	67%	53%	60%	58%	57%	63%	67%	54%	57%	64%	61%	62%	71%	76%	56%	41%	51%	71%	82%
Don't know/Refused	2%	2%	2%	1%	2%	2%	2%	2%	2%	2%	2%	1%	0%	2%	2%	1%	2%	2%	1%	0%	2%	2%	1%	2%	3%	1%

Q11J. A will																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	40%	39%	41%	18%	32%	52%	73%	26%	54%	49%	38%	53%	38%	37%	45%	31%	45%	48%	21%	29%	29%	48%	45%	34%	68%	23%
Do not have this	59%	61%	58%	82%	67%	48%	26%	73%	46%	51%	62%	47%	62%	63%	55%	69%	54%	52%	79%	71%	71%	52%	55%	66%	31%	77%
Don't know/Refused	1%	0%	1%	0%	1%	0%	1%	1%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%

Q11K. A financial advisor with whom you discuss your finances at least once every year																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Have this	32%	31%	32%	20%	28%	40%	45%	23%	42%	35%	28%	39%	38%	27%	38%	28%	34%	38%	22%	14%	17%	36%	48%	31%	44%	18%
Do not have this	68%	68%	68%	80%	72%	60%	55%	76%	58%	64%	72%	61%	62%	72%	62%	72%	66%	61%	78%	86%	83%	63%	52%	69%	55%	82%
Don't know/Refused	0%	1%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%

Now I'm going to read you some statements that some have made about retirement and social security. For each tell me whether you strongly agree, somewhat agree, somewhat disagree, strongly disagree, or if you simply do not have enough information in order to say.

Q12A. Unless something is done, social security will be bankrupt within the next 20 to 25 years																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Strongly agree	44%	44%	43%	53%	44%	40%	31%	37%	45%	50%	35%	61%	45%	47%	38%	46%	42%	42%	46%	47%	47%	45%	38%	47%	38%	42%
Somewhat agree	19%	17%	21%	23%	15%	21%	19%	21%	16%	19%	19%	16%	23%	18%	20%	19%	19%	21%	15%	18%	20%	15%	24%	19%	20%	18%
Somewhat disagree	10%	11%	9%	5%	10%	12%	13%	10%	9%	9%	11%	5%	12%	7%	13%	7%	11%	10%	10%	3%	10%	10%	9%	9%	11%	7%
Strongly disagree	12%	14%	9%	8%	11%	10%	19%	14%	11%	9%	16%	7%	9%	10%	14%	11%	12%	11%	19%	8%	12%	12%	11%	11%	15%	6%
Do not have enough information	16%	14%	18%	12%	18%	16%	18%	17%	18%	13%	19%	10%	11%	17%	14%	17%	16%	16%	11%	24%	12%	17%	18%	14%	15%	26%
Refused	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Q12B. The full retirement age for receiving social security benefits should be increased for all Americans to age 70																										
	Gender			Age				Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Strongly agree	11%	10%	11%	13%	5%	10%	17%	11%	11%	9%	11%	12%	11%	10%	12%	9%	12%	11%	11%	11%	14%	9%	10%	9%	14%	11%
Somewhat agree	13%	14%	12%	13%	11%	11%	18%	13%	13%	13%	13%	15%	17%	10%	18%	9%	16%	16%	2%	16%	10%	13%	19%	12%	16%	12%
Somewhat disagree	21%	22%	21%	25%	22%	18%	19%	20%	20%	24%	22%	23%	18%	22%	22%	22%	21%	23%	19%	18%	18%	23%	25%	24%	17%	20%
Strongly disagree	50%	50%	50%	42%	59%	60%	38%	49%	52%	49%	50%	46%	48%	54%	45%	54%	47%	46%	62%	53%	52%	52%	45%	52%	46%	46%
Do not have enough information	5%	4%	6%	6%	3%	1%	8%	5%	5%	4%	4%	4%	7%	5%	4%	6%	4%	5%	6%	2%	6%	3%	2%	3%	6%	9%
Refused	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%

Q12C. It would be better to partially privatize social security and let individuals invest some of their own money in individual accounts rather than to continue to have a totally government run program																										
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status			
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Strongly agree	19%	23%	16%	25%	16%	13%	17%	17%	19%	21%	12%	26%	23%	21%	15%	21%	17%	18%	17%	19%	20%	17%	18%	19%	16%	22%
Somewhat agree	22%	19%	24%	30%	21%	20%	12%	19%	25%	23%	16%	24%	23%	26%	17%	24%	20%	23%	16%	18%	19%	26%	21%	23%	16%	25%
Somewhat disagree	15%	14%	15%	14%	17%	17%	12%	14%	14%	16%	15%	18%	17%	12%	17%	15%	14%	15%	18%	10%	15%	15%	18%	17%	12%	11%
Strongly disagree	32%	33%	31%	19%	31%	36%	47%	37%	30%	27%	43%	18%	25%	26%	40%	27%	35%	31%	41%	31%	32%	30%	33%	30%	42%	22%
Do not have enough information	12%	11%	13%	12%	14%	14%	10%	13%	12%	12%	13%	13%	12%	14%	10%	13%	12%	12%	7%	21%	13%	12%	10%	10%	13%	20%
Refused	1%	0%	1%	0%	1%	2%	1%	1%	0%	1%	1%	1%	0%	1%	1%	0%	1%	1%	0%	0%	1%	1%	1%	1%	1%	0%

Q12D. We should lessen the social security benefit for those that retire with significant wealth. In other words, social security payments should be adjusted based on a person's assets.																										
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status			
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Strongly agree	34%	38%	30%	35%	37%	34%	28%	35%	30%	33%	35%	28%	40%	34%	34%	34%	33%	33%	36%	37%	35%	33%	38%	35%	29%	33%
Somewhat agree	23%	22%	23%	28%	16%	26%	19%	23%	22%	23%	24%	23%	18%	21%	24%	22%	23%	24%	15%	24%	21%	24%	22%	23%	19%	26%
Somewhat disagree	14%	12%	16%	10%	16%	13%	17%	11%	19%	15%	14%	13%	16%	16%	12%	14%	14%	15%	16%	11%	13%	15%	14%	13%	17%	12%
Strongly disagree	22%	24%	20%	20%	22%	19%	29%	23%	22%	21%	20%	29%	19%	21%	24%	21%	23%	21%	23%	20%	21%	20%	24%	22%	28%	15%
Do not have enough information	7%	4%	10%	6%	9%	8%	5%	8%	7%	7%	7%	8%	7%	8%	6%	8%	7%	7%	10%	8%	9%	8%	3%	6%	6%	14%
Refused	0%	0%	0%	0%	0%	0%	2%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%

Q13. (If not retired) How confident are you that when you retire, you will be able to maintain your current standard of living? Are you:																										
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status			
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Very confident	19%	22%	15%	22%	18%	12%	25%	19%	23%	15%	21%	13%	18%	13%	25%	21%	16%	19%	15%	16%	10%	19%	29%	20%	14%	
Somewhat confident	37%	40%	35%	36%	36%	43%	49%	35%	40%	39%	35%	39%	45%	35%	41%	32%	42%	36%	40%	42%	28%	44%	42%	38%	34%	
Not very confident	25%	24%	26%	25%	25%	23%	14%	26%	19%	26%	22%	34%	17%	31%	17%	28%	22%	25%	28%	28%	35%	18%	19%	25%	25%	
Not at all confident	18%	13%	23%	14%	21%	20%	6%	19%	13%	20%	20%	14%	19%	19%	16%	17%	19%	19%	13%	10%	26%	17%	10%	16%	25%	
Don't know/Refused	2%	1%	2%	2%	0%	2%	6%	2%	5%	0%	2%	1%	1%	2%	1%	2%	1%	3%	4%	2%	1%	1%	1%	1%	1%	

Q14. (If not retired) Although it is hard to say, do you think the quality of life you will have in retirement will be better, worse or about the same when compared to that of those that retired 15 or twenty years ago?																										
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status			
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Better	18%	24%	13%	24%	18%	10%	11%	23%	17%	13%	21%	13%	14%	18%	18%	20%	16%	13%	22%	25%	18%	12%	23%	16%	22%	
Worse	49%	41%	57%	43%	55%	54%	46%	46%	46%	56%	45%	56%	53%	54%	44%	48%	51%	52%	49%	43%	53%	52%	40%	48%	53%	
Same	27%	32%	22%	26%	22%	35%	34%	25%	31%	27%	29%	27%	28%	23%	32%	24%	29%	29%	23%	21%	20%	32%	32%	30%	19%	
Don't know/Refused	6%	3%	9%	6%	6%	2%	9%	7%	7%	4%	5%	4%	5%	6%	6%	8%	4%	5%	6%	11%	9%	4%	5%	6%	6%	

Q15. (If retired) When you compare your standard of living today with how you lived before you retired, would you describe your standard of living as better, not as good or the same as before you retired?																										
	Gender			Age				Region			Party		Education		Children in HH		Ethnicity			Income			Employment Status			
	Total	M	F	18-34	35-49	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Employed	Retired	Not employed
Better	16%	16%	16%			17%	16%	21%	15%	13%	15%	16%	18%	15%	18%	18%	16%	15%	16%	24%	16%	15%	15%		16%	
Not as good	36%	33%	38%			42%	32%	33%	42%	34%	34%	34%	38%	40%	29%	35%	36%	34%	53%	32%	50%	25%	26%		36%	
Same	47%	50%	45%			41%	52%	45%	41%	53%	50%	50%	41%	44%	50%	41%	47%	50%	29%	44%	34%	59%	53%		47%	
Don't know/Refused	1%	0%	2%			0%	1%	1%	2%	0%	1%	0%	3%	0%	3%	6%	0%	1%	2%	0%	0%	1%	6%		1%	

Siena College Research Institute
 March 25-29, April 1-3, 2012
 807 New York State Residents
 MOE +/- 3.4%

Q16. (If retired) How confident are you that you will be able to maintain your standard of living at the same level as it is today throughout your retirement with the income that you now have? Are you:																									
	Gender			Age			Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Retired			
Very confident	24%	25%	23%	17%	26%	26%	19%	26%	28%	18%	28%	22%	26%	28%	23%	22%	29%	34%	17%	31%	41%		24%		
Somewhat confident	44%	46%	42%	39%	47%	40%	53%	40%	40%	52%	39%	40%	52%	34%	46%	48%	30%	39%	42%	50%	34%		44%		
Not very confident	18%	14%	21%	26%	14%	21%	13%	20%	17%	17%	18%	21%	11%	23%	17%	17%	22%	11%	21%	11%	14%		18%		
Not at all confident	13%	14%	12%	18%	11%	11%	13%	14%	13%	13%	15%	15%	9%	16%	13%	12%	19%	11%	19%	8%	11%		13%		
Don't know/Refused	1%	1%	1%	0%	2%	2%	1%	0%	2%	0%	0%	0%	2%	0%	1%	1%	0%	5%	1%	1%	0%		1%		
Q17. (If retired) Although it is hard to say, do you think the quality of life that young people today in their 30's or 40's will have in retirement will be better, worse or about the same when compared to that of people in your generation?																									
	Gender			Age			Region			Party			Education		Children in HH		Ethnicity			Income			Employment Status		
	Total	M	F	50-64	65+	NYC	Suburbs	Upstate	Dem	Rep	Ind/Other	Less than college	College degree	Yes	No	White	Afr Amer /Black	Latino	<\$50K	\$50K-\$100K	\$100K+	Retired			
Better	11%	11%	11%	11%	10%	14%	6%	12%	5%	18%	14%	14%	6%	27%	9%	11%	3%	38%	13%	8%	17%		11%		
Worse	66%	69%	64%	72%	62%	65%	62%	71%	73%	70%	57%	66%	69%	56%	68%	68%	65%	47%	65%	76%	59%		66%		
Same	15%	14%	15%	11%	18%	14%	21%	11%	12%	11%	22%	12%	19%	13%	15%	16%	15%	5%	13%	12%	20%		15%		
Don't know/Refused	8%	6%	9%	6%	10%	7%	10%	7%	11%	1%	7%	8%	6%	4%	7%	5%	16%	10%	8%	4%	4%		8%		

Siena College Research Institute
 March 25-29, April 1-3, 2012
 807 New York State Residents
 MOE +/- 3.4%

Nature of the Sample	
New York State Residents	
Gender	
Male	48%
Female	52%
Age	
18 to 34	29%
35 to 49	25%
50 to 64	23%
65 and older	16%
Race/Ethnicity	
White	66%
African American/Black	13%
Latino	11%
Education	
Less than college degree	56%
College degree	42%
Children in Household	
Yes	35%
No	63%
Employment Status	
Employed	57%
Retired	25%
Not Employed	17%
Region	
NYC	43%
Suburbs	21%
Upstate	36%
Party (Among Registered Voters)	
Democrat	44%
Republican	27%
Independent/Other	23%
Income	
Less than \$50,000	34%
\$50,000 to \$100,000	32%
\$100,000 or more	23%